

**EXHIBIT**  
**FAC15**  
**Credit Report**  
**Agency Dispute**

June 29, 2010

From: James Bradley McDonald  
14840 119th PI NE  
Kirkland, WA 98034  
(425) 210-0614

To: INDYMAC MORTGAGE SERVICES  
6900 BEATRICE DRIVE  
KALAMAZOO, MI 49003-4045

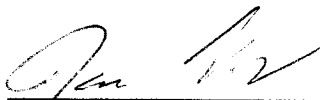
Sirs:

This is a letter of dispute.

I recently pulled credit report and found that INDYMAC MORTGAGE SERVICES is reporting derogatory information in my account.

I dispute this debt.

Signed,



James Bradley McDonald

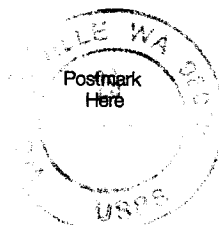
**U.S. Postal Service™ Delivery Confirmation™ Receipt**

DELIVERY CONFIRMATION NUMBER:  
0308 0070 0001 3789 4167

Postage and Delivery Confirmation fees must be paid before mailing.

Article Sent To: (to be completed by mailer)

Indymac Mortgage Services  
(Please Print Clearly)



**POSTAL CUSTOMER:**

Keep this receipt. For Inquiries:  
Access internet web site at  
[www.usps.com](http://www.usps.com)®  
or call 1-800-222-1811

**CHECK ONE (POSTAL USE ONLY)**

- ☐ Priority Mail™ Service  
☐ First-Class Mail® parcel  
☐ Package Services parcel

**EXHIBIT**  
**FAC16**  
**Deutsche Bank**  
**Response to**  
**Subpoena**



Shawn T. Hynes, Counsel  
Deutsche Bank AG, New York Branch  
Legal Department  
60 Wall Street  
New York, NY 10005  
Tel: (212) 250-3138  
Shawn.hHynes@db.com

May 20, 2011

**VIA FEDERAL EXPRESS**

James McDonald  
14840 119<sup>th</sup> Street PLPlace NE  
Kirkland, WA 98034

Re: **James MacDonald v. OneWest Bank**

Dear Mr. McDonald:

I write on behalf of Deutsche Bank National Trust Company ("DBNTC") in response to the above-referenced subpoena directed to "Deutsche Bank" dated May 13, 2011 (the "Subpoena").

Enclosed please find documents stamped CONFIDENTIAL and bearing Bates number DBNTC 00001-DBNTC 00002 containing information about the loans for James B. McDonald. Please note that DBNTC does not have any information pertaining to Form 1034 or 1036 authorizing documents to be released to OneWest, nor do we have a list of identification numbers associated with the note.

Please also note that DBNTC acted as the Custodian for several trusts, of which these loans were a part of, and DBNTC's role with respect to these trusts is very limited. Please find information below setting forth regarding the relevant trust, and the respective servicer to with whom the loan files are serviced with, and the contact for the servicer.

Property Address	Borrower	Loan Number	Servicer	Servicer Contact	DB's Role
14840 119 <sup>th</sup> Pl NE Kirkland WA, 98034	James B. McDonald	125049243	OneWest Bank/Freddie Mac	888 E Walnut St. 4 <sup>th</sup> Fl Pasadena CA 91101 Maria Sykes	Custodian



Please be advised that, based on DBNTC's limited role, we believe that the servicer would be more able to provide further information regarding the above-referenced loan and/or trust, if necessary.

Please call me or my paralegal, Haleh Rashidi at (904) 520-5230, if you wish to discuss this matter further. Thank you.

Sincerely,

Shawn T. Hynes

Enclosure

**Complete Loan File Information**

Loan Number: 00000000000125049243 Issue: IN010C Subpool: IN070227  
 Secondary Loan Number: 00000000000332479455  
 Borrower: JAMES B MCDONALD  
 Address: 14840 119TH PL NE MIN: 100055401250492438  
 KIRKLAND WA 98034 MOM IND:

**Loan File Withdrawal Information**

Loan Number: 00000000000125049243 Item: FILE Issue: IN010C  
 Current Withdrawal Information: Sent To:  
 Reason: FORECLOSURE ONEWEST BANK  
 Withdrawn on: 10/6/2010 by tednna 888 E WALNUT ST, 4TH FL  
 Air Bill Number: 1ZR4A6911350860453 MS: HQ-04-06  
 Transmittal: 1255752 PASADENA CA 91101  
 Transmitted on: 10/6/2010 Attention: MARIA SYKES  
 Comment: Authorized by: SANDRA SCHNEIDER

**Alternate Numbers**

Alternate Loan Number	Delivery Company	Loan Delivery Date
00000000000332479455		1/11/2007 00:00:00
00000000000100911244		1/11/2007 00:00:00

**Classification Attribute Changes**

Classification Attribute	Previous Value	Changed By	Changed On
loan_type		bionreg	1/11/2007 08:43:44
loan_state		bionreg	1/11/2007 08:43:44
group_code		bionreg	1/11/2007 08:43:44
product_type		bionreg	1/11/2007 08:43:44
loan_delivery_date	Jan 11 2007 8:42:31	bionreg	1/11/2007 08:44:05
loan_type		bionreg	1/11/2007 08:46:16
loan_state	WET	bionreg	1/11/2007 08:46:16
group_code	ELGBL	bionreg	1/11/2007 08:46:16
product_type	RES	bionreg	1/11/2007 08:46:16
issue_id	IMIMOC	bionreg	1/11/2007 08:48:17
issue_id	IMMSOC	nguyamar	1/11/2007 10:02:50
issue_id	IMMLOC	nguyamar	1/16/2007 10:48:17
loan_type		bionreg	1/16/2007 11:28:15
loan_state	WET	bionreg	1/16/2007 11:28:15
group_code	ELGBL	bionreg	1/16/2007 11:28:15
product_type	RES	bionreg	1/16/2007 11:28:15
issue_id	IMIMOC	nguyamar	1/16/2007 11:55:20
loan_type		gimaraf	1/17/2007 08:40:56
loan_state	DRY	gimaraf	1/17/2007 08:40:56
group_code	ELGBL	gimaraf	1/17/2007 08:40:56
product_type	RES	gimaraf	1/17/2007 08:40:56
issue_id	IN06GW	nguyamar	1/17/2007 11:02:17
issue_id	IMIMOC	gimaraf	1/17/2007 12:30:16
loan_type	NLF	gimaraf	1/18/2007 12:57:21
loan_state	DRY	gimaraf	1/18/2007 12:57:21
group_code	ELGBL	gimaraf	1/18/2007 12:57:21
product_type	RES	gimaraf	1/18/2007 12:57:21
loan_type		nguyamar	2/22/2007 09:36:58
loan_state	DRY	nguyamar	2/22/2007 09:36:58
group_code	ELGBL	nguyamar	2/22/2007 09:36:58
product_type	RES	nguyamar	2/22/2007 09:36:58
issue_id	IN051C	gimaraf	2/27/2007 13:41:49
issue_id	IN051C	gimaraf	2/27/2007 13:43:46
loan_type	s09	YOSHTOM	6/6/2007 07:30:17
loan_state	DRY	YOSHTOM	6/6/2007 07:30:17
group_code	ELGBL	YOSHTOM	6/6/2007 07:30:17
product_type	RES	YOSHTOM	6/6/2007 07:30:17
issue_id	IN010C	nguyamar	9/24/2007 12:17:50
loan_type		YOSHTOM	3/31/2009 08:26:19

CONFIDENTIAL

DBNTC 00001

**Complete Loan File Information****Classification Attribute Changes**

Classification Attribute	Previous Value	Changed By	Changed On
loan_state	DRY	YOSHTOM	3/31/2009 08:26:19
group_code	ELGBL	YOSHTOM	3/31/2009 08:26:19
product_type	RES	YOSHTOM	3/31/2009 08:26:19

**Loan File Inventory History**

Change Type	Attribute Item	Attribute Status	Changed By	Changed On	Current Attribute Status
C	MORTG	CU	orozmar	3/27/2007 08:38:27	O
C	TITLE	PTR	monther	4/9/2007 11:46:50	O

**Loan File Transactions**

Transaction Issue	Attribute Item	Transaction	Transaction Date	Billable Amount	Created By	Billed
IMML0C	FILE	INITIAL LOAN REVIEW	1/16/2007 07:17:30		madrdor	
IN010C	MORTG	TRAILING DOCS FILE	3/27/2007 08:38:27		orozmar	
IN010C	TITLE	TRAILING DOCS FILE	4/9/2007 11:46:50		monther	
IN010C	FILE	WITHDRAWAL OF FILE FOR SERVICING	10/6/2010 12:11:17	\$0.00	tedtnan	

**Loan File Request History - eRequest Version 2**

Request ID	Request Type	Item	Requested by/on	Item Status	Trans ID	Tracking Num	Completed by/on	Reject Reason
131549247	Withdrawal	FILE	GARCIAC 10/05/2010 1:22:41 PM	Completed	1255752	1ZR4A6911350860453	tedtnan 10/06/2010	

**EXHIBIT**  
**FAC17**  
**Letter to**  
**Trustees from**  
**WA AG**  
**McKenna**





Rob McKenna

## ATTORNEY GENERAL OF WASHINGTON

1125 Washington Street SE • PO Box 40100 • Olympia WA 98504-0100

October 13, 2010

Trustee Name  
Address  
City, State Zip Code

**RE: Potential Unlawful Foreclosure Practices in Washington**

Dear Foreclosure Trustee:

I am writing to you regarding serious problems associated with foreclosures in the state of Washington that we have been observing. As a trustee responsible for conducting non-judicial foreclosures, you have a statutory duty to perform all foreclosures in good faith and you owe that duty to both the homeowner and the lender. Your duty includes assuring that every procedural step, every legal notice, and all mandated mediation opportunities are provided to homeowners facing foreclosure in fullest conformance with the law.

Our office has been investigating lenders, mortgage servicers and local trustees. We have discovered that problems related to foreclosure processing are not limited to the national banks and mortgage servicers. In Washington, we have found evidence that foreclosure trustees appear to be ignoring laws specific to our state and may be regularly using some of the same questionable practices used by national banks, such as:

- Employees of foreclosure trustees are signing documents posing as the corporate officer of multiple banks and mortgage servicers. This may misstate the signer's role in the process and be a conflict of interest contrary to the trustee's duties to the homeowner.
- The signatures of some trustees vary widely from document to document, which suggests that trustees are signing other person's signatures. This problem is compounded by the fact that the signatures are notarized with a statement that the signer is the actual person standing before the notary.
- Trustees may be foreclosing on homes when there is no clear chain of ownership for the loan or the security interest. Trustees must be sure that the lender has the authority to foreclose and that the documents which create the chain of ownership are accurate. One of the problems emerging nationally is that lenders are "reverse-



ATTORNEY GENERAL OF WASHINGTON

Trustee Name  
October 13, 2010  
Page 2

engineering" the chain of title, including back-dating documents to make it appear as though the loan was passed from company to company on certain dates when no such assignment actually occurred.

- Since July 26, 2009, Washington trustees have been required to identify the actual owner of the loan and the company that is acting as servicer, with their addresses and a phone number for the servicer. Many default notices have gone out without this required information, which can make it harder for homeowners to contact and deal with their mortgage owners.
- Lenders with mortgages made between 2003 and 2007 must advise the borrower that he or she has the right to request mediation and, if requested, the loan owner will schedule the meeting to occur within fourteen days of the request. It is our understanding that lenders are regularly not telling homeowners about this right, which exists to help homeowners explore alternatives to foreclosure.

Your role as foreclosure trustee is to ensure that each foreclosure you conduct is completed in good faith and in full compliance with the law. Because Washington State law allows foreclosure without court oversight, you are the party most responsible for ensuring that foreclosures are done properly. Consequently, I ask you to suspend all foreclosures in which you have not yet confirmed that all foreclosure-related documents were lawfully signed, that the chain of ownership is clear and has been revealed to you in full, and that state consumer protection requirements have been followed.

Our Consumer Protection Division has already begun investigations regarding several trustees and I would ask for your cooperation when you are contacted. I have also directed our legal team to survey the foreclosure trustees that are not under investigation to determine whether and how they are reforming their practices to comply with the law.

Sincerely,



ROB MCKENNA  
Attorney General

RMM:lra

cc: Mortgage servicers and sub-servicers

**EXHIBIT**  
**FAC19**  
**OneWest**  
**Confirmation Do**  
**Not Call Letter**

**IndyMac Mortgage Services,**

a division of OneWest Bank®, FSB

6900 Beatrice Drive • Kalamazoo, MI 49009



June 29, 2010

#BWNDXCT

#6684421119001061#

002517/XC544/668

James B McDonald

14840 119th Pl NE

Kirkland WA 98034

Re: Mortgage Loan Number: 1009111244

Property Address: 14840 119th Place Ne

Kirkland WA 98034

Dear James B McDonald :

IndyMac Mortgage Services, a division of OneWest Bank®, FSB has received your letter dated 06/28/10 requesting that we cease all communication regarding the above-referenced loan.

The purpose of this letter is to advise you that we will cease our efforts to contact you via phone. However, please note that we may invoke specified remedies, which are permitted under the law to collect the debt; and, in accordance with regulatory requirements, we will notify you when required to do so as a condition to invoke a specified remedy.

If you would like to contact us regarding your loan or need additional information, please call our servicing department at 1-800-781-7399.

Thank you for the opportunity to assist you.

Sincerely,

IndyMac Mortgage Services, a division of OneWest Bank®, FSB

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

XC544 013 332